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File: USPT

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DOCUMENT-IDENTIFIER: US 6272528 B1

TITLE: Computer method for delivery of financial services

Abstract Text (1):

A computer system is provided for delivery of financial services, such as banking, general insurance, life assurance, pensions and investments, loans and mortgages, and financial planning and advisory services. The system comprises a number of user computers connected to a plurality of server computers by way of a network, such as the Internet. The system creates at least one mobile agent which obtains details of a user's requirements, obtains financial information from the server computers on behalf of the user in the light of the user's requirements, and then transports itself to the user's computer to deliver the financial information to the user.

Brief Summary Text (2):

This invention relates to computer systems for the delivery of financial services. Financial services include banking; general insurance; life assurance, pensions and investments; loans and mortgages; and financial planning and advisory services.

Brief Summary Text (3):

One of the channels for delivery of financial services is the Internet. For example, a customer wishing to purchase vehicle insurance, or a broker acting on behalf of a client, could access the websites of a number of insurance companies to obtain the cheapest quotation or get a quotation which is most suitable to a consumer's needs. Similarly, a consumer requiring advice about investments or pensions could access the websites of life assurance companies, banks or brokers.

Brief Summary Text (12):

For example, the server computers may belong to insurance companies, and may provide access to information about vehicle insurance policies. The agent may visit the servers to obtain quotations on behalf of the user (customer or a broker), in the light of the user's requirements, and then report back with the lowest cost or most suitable quotation. Alternatively, the user's agent may broadcast its requirements to the insurance companies in the form of a mission statement, and then wait on its own server for the insurance company agents to come and visit it with the information it needs.

Detailed Description Text (5):

Referring to FIG. 1, the system comprises a number of computers, including user computers 11, broker computers 12, intermediary agent servers 13, and agent servers 14. The computers 11-14 can communicate with each other by way of a network 16. In the present example, the network 16 is the Internet, but in other embodiments of the invention it may be an Intranet (i.e. a private network, based on Internet technology), or some other form of network.

Detailed Description Text (7):

The user computers 11 belong to individual customers. The broker computers 12 are similar to the user computers, but belong to brokers acting on behalf of customers, or may be sited in public kiosks. The computers 11, 12 may for example be personal computers (PCs), or network computers (NCs).

Detailed Description Text (55):

(Step 36) The agent-manager agent also presents the user with a bookmark list, comprising a list of agents available for the user to select. These agents include both generic agents and third party agents. Third party agents are those which are not managed directly by the agent service provider, but have been used in the past by the user. Generic agents are pre-defined templates waiting to be initialised, and may include agents for performing a number of different financial services for the user, such as insurance, mortgages, pensions and so on. Each of these bookmarks points to an X.500 directory entry which identifies the holding-pen agent to be used in creating the agent in question.

Detailed Description Text (171):

The system may offer direct services to consumers who conduct their business from the home, from the office, while shopping or on the move. Similarly, the system may offer intermediary services to brokers and to financial advisers.

[Previous Doc](#)[Next Doc](#)[Go to Doc#](#)